

<i>SERFF Tracking Number:</i>	<i>NGLI-128497425</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NPNCERTSP2002 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change/</i>		

Filing at a Glance

Company: National Guardian Life Insurance Company

Product Name: Nonforfeiture Rate Change

TOI: L07G Group Life - Whole

Sub-TOI: L07G.104 Fixed/Indeterminate
Premium - Single Life - Funeral Expense

Filing Type: Form

SERFF Tr Num: NGLI-128497425 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Co Tr Num: NPNCERTSP2002
1/13

State Status: Closed-Accepted for
Informational Purposes

Reviewer(s): Linda Bird

Authors: Peggy Kratz, Kim Bolinder Disposition Date: 06/25/2012

Date Submitted: 06/20/2012

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Nonforfeiture Rate Change

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 06/25/2012

State Status Changed: 06/25/2012

Created By: Peggy Kratz

Corresponding Filing Tracking Number:

Filing Description:

Please see attached letter

State Narrative:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Peggy Kratz

Company and Contact

Filing Contact Information

Peggy Kratz, Senior Policy Forms Specialist plkratz@nglic.com

SERFF Tracking Number: NGLI-128497425 State: Arkansas

Filing Company: National Guardian Life Insurance Company State Tracking Number:

Company Tracking Number: NPNCERTSP2002 1/13

TOI: L07G Group Life - Whole Sub-TOI: L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense

Product Name: Nonforfeiture Rate Change

Project Name/Number: Nonforfeiture Rate Change/

P.O. Box 1191 608-443-5325 [Phone]
 Madison, WI 53701-1191 608-443-5365 [FAX]

Filing Company Information

National Guardian Life Insurance Company	CoCode: 66583	State of Domicile: Wisconsin
P.O. Box 1191	Group Code: 1211	Company Type: LAH
Madison, WI 53701-1191	Group Name:	State ID Number:
(800) 626-7931 ext. 5325[Phone]	FEIN Number: 39-0493780	

Filing Fees

Fee Required? Yes

Fee Amount: \$250.00

Retaliatory? No

Fee Explanation: \$50 per form

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Guardian Life Insurance Company	\$250.00	06/20/2012	60291352

<i>SERFF Tracking Number:</i>	<i>NGLI-128497425</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NPNCERTSP2002 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/25/2012	06/25/2012

<i>SERFF Tracking Number:</i>	<i>NGLI-128497425</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NPNCERTSP2002 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change/</i>		

Disposition

Disposition Date: 06/25/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NGLI-128497425 State: Arkansas

Filing Company: National Guardian Life Insurance Company State Tracking Number:

Company Tracking Number: NPNCERTSP2002 1/13

TOI: L07G Group Life - Whole Sub-TOI: L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense

Product Name: Nonforfeiture Rate Change

Project Name/Number: Nonforfeiture Rate Change/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Form	Schedule of Benefits and Premiums		Yes
Form	Schedule of Benefits and Premiums		Yes
Form	Schedule of Benefits and Premiums		Yes
Form	Schedule of Benefits and Premiums		Yes
Form	Schedule of Benefits and Premiums		Yes

SERFF Tracking Number: NGLI-128497425 State: Arkansas

Filing Company: National Guardian Life Insurance Company State Tracking Number:

Company Tracking Number: NPNCERTSP2002 1/13

TOI: L07G Group Life - Whole Sub-TOI: L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense

Product Name: Nonforfeiture Rate Change

Project Name/Number: Nonforfeiture Rate Change/

Form Schedule

Lead Form Number: NPNCERTSP2002 1/13

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NPNCERT SP2002 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NPNCERTSP 2002 1-13 Spec.pdf
	NPNCERT MP2002 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NPNCERTMP 2002 1-13 Spec.pdf
	NPNCERT MP2002-GDB 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NPNCERTMP 2002-GDB 1-13 Spec.pdf
	NPNCRTS PAG2006 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NPNCRTSPA G2006 1-13 Spec.pdf
	NPNCRTM PAG2006 1/13	Schedule Pages	Schedule of Benefits and Premiums	Initial			NPNCRTMPA G2006 1-13 Spec.pdf

SCHEDULE OF BENEFITS AND PREMIUMS
 CERTIFICATE NUMBER [123456] ISSUED [JANUARY 15, 2013]
 Group Policy Number [78910]

Plan	Certificate Amount	Single Premium	Maturity/ Expiry Date
Single Pay Whole Life	[\$5,000]	[\$4,350.00]	Life

Guaranteed Values
 Figures based on above Certificate Amount not including future growth.

End of Certificate Year	Cash or Loan Value
1	[1,146.30]
2	[1,188.75]
3	[1,232.60]
4	[1,277.80]
5	[1,324.30]
6	[1,372.15]
7	[1,421.25]
8	[1,471.70]
9	[1,523.45]
10	[1,576.60]
11	[1,631.05]
12	[1,686.90]
13	[1,744.20]
14	[1,802.95]
15	[1,863.10]
16	[1,924.60]
17	[1,987.40]
18	[2,051.35]
19	[2,116.30]
20	[2,182.20]
Age 55	[2,182.20]
Age 60	[2,525.75]
Age 65	[2,886.90]

Declared Annual Growth Rate: [2.00]% Non-Guaranteed
 Certificate Loan Interest Rate: 8.00% Annually In Arrears
 Guaranteed Basis Of Values and Paid-Up Insurance:
 Mortality Table: 1980 CSO Sex Distinct Age Last Birthday
 Interest Rate: [4.50%]
 Method: 1980 CSO Standard Nonforfeiture Law Minimum

Insured: [John Doe]
 Age: [35 Male]
 Beneficiary: As Stated In The Enrollment Form Or Last Recorded Endorsement
 Certificate Owner: [John Doe]

SCHEDULE OF BENEFITS AND PREMIUMS
CERTIFICATE NUMBER [123456] ISSUED [JANUARY 15, 2013]
Group Policy Number [78910]

Plan	Certificate Amount	Annual Premium	Years Payable	Maturity/ Expiry Date	
Limited Pay Whole Life	[\$5,000]	[\$1745.00]	[3]	Life	
Premium Mode:	Annually	Semi-annually	Quarterly	Monthly	EFT Monthly
Premium Payable:	[\$1,745.00]	[\$907.40]	[\$462.43]	[\$160.54]	[\$153.56]
*Total Annual Cost:	[\$1,745.00]	[\$1,814.80]	[\$1,849.72]	[\$1,926.48]	[\$1,842.72]
*Total Extra Annual Cost:	[\$0.00]	[\$69.80]	[\$104.72]	[\$181.48]	[\$97.72]
*Note: Total Extra Annual Cost is the additional cost each year for your certificate if you pay your premium other than annually.					

Guaranteed Values
Figures based on above Certificate Amount not including future growth.

End of Certificate Year	Cash or Loan Value	Paid-Up Insurance
1	[188.10]	[820.55]
2	[698.60]	[2,938.35]
3	[1,232.60]	[5,000.00]
4	[1,277.80]	[5,000.00]
5	[1,324.30]	[5,000.00]
6	[1,372.15]	[5,000.00]
7	[1,421.25]	[5,000.00]
8	[1,471.70]	[5,000.00]
9	[1,523.45]	[5,000.00]
10	[1,576.60]	[5,000.00]
11	[1,631.05]	[5,000.00]
12	[1,686.90]	[5,000.00]
13	[1,744.20]	[5,000.00]
14	[1,802.95]	[5,000.00]
15	[1,863.10]	[5,000.00]
16	[1,924.60]	[5,000.00]
17	[1,987.40]	[5,000.00]
18	[2,051.35]	[5,000.00]
19	[2,116.30]	[5,000.00]
20	[2,182.20]	[5,000.00]
Age 55	[2,182.20]	[5,000.00]
Age 60	[2,525.75]	[5,000.00]
Age 65	[2,886.90]	[5,000.00]

Declared Annual Growth Rate: [2.00]% Non-Guaranteed
Certificate Loan Interest Rate: 8.00% Annually In Arrears
Guaranteed Basis Of Values and Paid-Up Insurance:
Mortality Table: 1980 CSO Sex Distinct Age Last Birthday
Interest Rate: [4.50%]
Method: 1980 CSO Standard Nonforfeiture Law Minimum

Insured: [John Doe]
Age: [35 Male]
Beneficiary: As Stated In The Enrollment Form Or Last Recorded Endorsement
Certificate Owner: [John Doe]

SCHEDULE OF BENEFITS AND PREMIUMS
CERTIFICATE NUMBER [123456] ISSUED [JANUARY 15, 2006]
Group Policy Number [78910]

Plan	Certificate Year	Certificate Amount	Annual Premium	Years Payable	Maturity/Expiry Date
Graded Benefit Whole Life	1	[1,500]*	[\$1,800.00]	[3]	Life
	2	[3,500]*	[\$1,800.00]	[3]	Life
	3 & Later	[5,000]	[\$1,800.00]	[3]	Life

*Benefit will be reduced during the first two years. See Page 8 for a detailed explanation.

Payment Mode:	Annually	Semi-annually	Quarterly	Monthly	Monthly EFT
Premium Payable:	[\$1,800.00]	[\$936.00]	[\$477.00]	[\$165.60]	[\$158.40]
**Total Annual Cost:	[\$1,800.00]	[\$1,872.00]	[\$1,908.00]	[\$1,987.20]	[\$1,900.80]
**Total Extra Annual Cost:	[\$0.00]	[\$72.00]	[\$108.00]	[\$187.20]	[\$100.80]

* *Note: Total Extra Annual Cost is the additional cost each year for your certificate if you pay your premium other than annually.

Guaranteed Values

Figures based on above Certificate Amount not including future growth.

End of Certificate Year	Cash or Loan Value	Paid-Up Insurance
1	[212.45]	[926.70]
2	[712.80]	[2,998.05]
3	[1,232.60]	[5,000.00]
4	[1,277.80]	[5,000.00]
5	[1,324.30]	[5,000.00]
6	[1,372.15]	[5,000.00]
7	[1,421.25]	[5,000.00]
8	[1,471.70]	[5,000.00]
9	[1,523.45]	[5,000.00]
10	[1,576.60]	[5,000.00]
11	[1,631.05]	[5,000.00]
12	[1,686.90]	[5,000.00]
13	[1,744.20]	[5,000.00]
14	[1,802.95]	[5,000.00]
15	[1,863.10]	[5,000.00]
16	[1,924.60]	[5,000.00]
17	[1,987.40]	[5,000.00]
18	[2,051.35]	[5,000.00]
19	[2,116.30]	[5,000.00]
20	[2,182.20]	[5,000.00]

Initial Certificate Amount \$[5,000]
Declared Annual Growth Rate: [3.00]% Non-Guaranteed
Certificate Loan Interest Rate: [8.00]% Annually In Arrears
Guaranteed Basis Of Values and Paid-Up Insurance:
 Mortality Table: 1980 CSO Sex Distinct Age Last Birthday
 Interest Rate: [4.50]%
Method: 1980 CSO Standard Nonforfeiture Law Minimum

Insured: [John Doe]
Age: [35 Male]
Beneficiary: As Stated In The Enrollment Form Or Last Recorded Endorsement
Certificate Owner: [John Doe]

SCHEDULE OF BENEFITS AND PREMIUMS
CERTIFICATE NUMBER [123456] ISSUED [AUGUST 15, 2013]
Group Policy Number [78910]

Plan	Certificate Amount	Single Premium	Maturity/ Expiry Date
Single Pay Whole Life	[\$5,000]	[\$3,170.00]	Life

Guaranteed Values

Figures based on above Certificate Amount not including future growth.

End of Certificate Year	Cash or Loan Value
1	[1,146.30]
2	[1,188.75]
3	[1,232.60]
4	[1,277.80]
5	[1,324.30]
6	[1,372.15]
7	[1,421.25]
8	[1,471.70]
9	[1,523.45]
10	[1,576.60]
11	[1,631.05]
12	[1,686.90]
13	[1,744.20]
14	[1,802.95]
15	[1,863.10]
16	[1,924.60]
17	[1,987.40]
18	[2,051.35]
19	[2,116.30]
20	[2,182.20]
Age 55	[2,182.20]
Age 60	[2,525.75]
Age 65	[2,886.90]

Declared Annual Growth Rate: Non-Guaranteed: [Certificate Year 1 - 4.00%]
[Certificate Year 2 and later – 2.50%]

Certificate Loan Interest Rate: 8.00% Annually In Arrears

Guaranteed Basis Of Values and Paid-Up Insurance:

Mortality Table: 1980 CSO Sex Distinct Age Last Birthday

Interest Rate: [4.50]%

Method: 1980 CSO Standard Nonforfeiture Law Minimum

Insured: [John Doe]

Age: [35 Male]

Beneficiary: As Stated In The Enrollment Form Or Last Recorded Endorsement

Certificate Owner: [John Doe]

SCHEDULE OF BENEFITS AND PREMIUMS
CERTIFICATE NUMBER [123456] ISSUED [JANUARY 15, 2013]
Group Policy Number [78910]

Plan	Certificate Amount	Annual Premium	Years Payable	Maturity/ Expiry Date
Limited Pay Whole Life	[\$5,000]	[\$1,470]	[3]	Life

Premium Mode:	Annually	Semi-annually	Quarterly	Monthly
Premium Payable:	[\$1,470.00]	[\$735.00]	[\$367.50]	[\$122.50]
*Total Annual Cost:	[\$1,470.00]	[\$1,470.00]	[\$1,470.00]	[\$1,470.00]
*Total Extra Annual Cost:	[\$0.00]	[\$0.00]	[\$0.00]	[\$0.00]

*Note: Total Extra Annual Cost is the additional cost each year for your certificate if you pay your premium other than annually.

Guaranteed Values

Figures based on above Certificate Amount not including future growth.

End of Certificate Year	Cash or Loan Value	Paid-Up Insurance
1	[188.10]	[820.55]
2	[698.60]	[2,938.35]
3	[1,232.60]	[5,000.00]
4	[1,277.80]	[5,000.00]
5	[1,324.30]	[5,000.00]
6	[1,372.15]	[5,000.00]
7	[1,421.25]	[5,000.00]
8	[1,471.70]	[5,000.00]
9	[1,523.45]	[5,000.00]
10	[1,576.60]	[5,000.00]
11	[1,631.05]	[5,000.00]
12	[1,686.90]	[5,000.00]
13	[1,744.20]	[5,000.00]
14	[1,802.95]	[5,000.00]
15	[1,863.10]	[5,000.00]
16	[1,924.60]	[5,000.00]
17	[1,987.40]	[5,000.00]
18	[2,051.35]	[5,000.00]
19	[2,116.30]	[5,000.00]
20	[2,182.20]	[5,000.00]

Declared Annual Growth Rate: Non-Guaranteed: [Certificate Year 1 - 4.00%]
[Certificate Year 2 and later – 2.50%]

Certificate Loan Interest Rate: 8.00% Annually In Arrears

Guaranteed Basis Of Values and Paid-Up Insurance:

Mortality Table: 1980 CSO Sex Distinct Age Last Birthday

Interest Rate: [4.50]%

Method: 1980 CSO Standard Nonforfeiture Law Minimum

Insured: [John Doe]

Age: [35 Male]

Beneficiary: As Stated In The Enrollment Form Or Last Recorded Endorsement

Certificate Owner: [John Doe]

<i>SERFF Tracking Number:</i>	<i>NGLI-128497425</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>NPNCERTSP2002 1/13</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense</i>
<i>Product Name:</i>	<i>Nonforfeiture Rate Change</i>		
<i>Project Name/Number:</i>	<i>Nonforfeiture Rate Change/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	This filing is for a revised Schedule of Benefits only. Compliance was provided with previously approved forms.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	This filing is for a revised Schedule of Benefits only.	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:		
AR 2013 Valuation.Nonf Change.pdf		



June 20, 2012

Arkansas Department of Insurance – via SERFF

**RE: National Guardian Life Insurance Company
NAIC # 66583 - FEIN# 39-0493780**

**Change in Valuation Interest Rate
Change in Nonforfeiture Interest Rate
Revised Schedule Pages for Previously Approved Forms
NPNCERTSP2002 1/13 et al**

Dear Commissioner/Director:

The purpose of this filing is to notify you of changes that are being implemented as a result of statutory changes to the Standard Nonforfeiture Law. Those changes include:

1. Change in the statutory valuation rate from 4.0% to 3.5%. This rate will be used for statutory reserves for all forms listed, no later than January 1, 2013.
2. Since the valuation interest rate also impacts the cash value calculation, we will be changing the cash value rates from 5.0% to 4.5% for these forms no later than January 1, 2014.

We have enclosed a revised Schedule page (as listed below) reflective of the revised rate for each previously approved policy form.

The policy forms affected by these changes follow:

Previously Approved Policy Form #	Date Approved	Revised Schedule Page
NPNCERTMP2002-GDB-AR	11-21-2002	NPNCERTMP2002-GDB 1/13
NPNCERTMP2002-AR	11-21-2002	NPNCERTMP2002 1/13
NPNCERTSP2002	11-21-2002	NPNCERTSP2002 1/13
NPNCRTSPAG2006	5-11-2009	NPNCRTSPAG2006 1/13
NPNCRTMPAG2006	5-11-2009	NPNCRTMPAG2006 1/13

**National Guardian Life Insurance Company (NGL) • Two East Gilman Street • PO Box 1191 •
Madison WI 53701-1191**

608.257.5611 • 800.548.2962 • Fax: 608.257.4308 • www.nglic.com

Bracketed information is variable, as follows:

1. All "John Doe" personal information will be completed based on the age and amount of insurance selected by the insured.
2. The premium paying period is bracketed to allow for payment modes of 1 year through 20 years.
3. The cash value interest rate is bracketed solely for the purpose of any future change to the statutory nonforfeiture interest rate.

No changes were required to the policy text pages as a result of these changes; therefore, we certify that absolutely no changes have been made to the previously approved text pages.

If you have any questions or comments, please contact me. We thank you in advance for your assistance.

Sincerely,

Peggy Kratz
Legal/Compliance
National Guardian Life Insurance Company
608-443-5325